



State of California—Health and Human Services Agency  
**Department of Health Care Services**



EDMUND G. BROWN JR.  
GOVERNOR

Health Insurance Premium Payment (HIPP) Program  
**NOTICE TO TERMINATING EMPLOYEES**

The California Department of Health Care Services will pay health insurance premiums for certain persons who are losing employment and have a medical condition that requires a physician's treatment. In order to qualify for the **Health Insurance Premium Payment (HIPP) Program**, you must meet **ALL** of the following conditions:

1. Must currently be on Medi-Cal;
2. Must have a medical condition that requires a physician's treatment. The estimated average monthly **cost-savings** to Medi-Cal must be 1.1 or greater;
3. Must have a current health insurance policy, COBRA or CAL-COBRA continuation policy, or a COBRA conversion policy in effect or available at the time of application;
4. Health insurance policy **must** cover your medical condition;
5. Application must be completed and returned in time for the State of California to process your application and pay your premium;
6. Health insurance policy **must not** be issued through the California Managed Risk Medical Insurance Board, or the California Major Risk Medical Insurance Program;
7. **Must not** be enrolled in a Medi-Cal related prepaid health plan, County Health Initiative, Geographic Managed Care Program, County Medical Services Program (CMSP), and/or Medicare; and
8. If a non-custodial parent has been ordered by the court to provide the health insurance, the child will not be eligible for the HIPP Program.

**FOR PERSONS DISABLED BY HIV/AIDS**  
**CARE/HIPP Program**

Under the Ryan White Comprehensive AIDS Resources Emergency (CARE) Act of 1990, persons unable to work because of disability due to HIV/AIDS and are losing their private health insurance may qualify for premium payment assistance through the CARE Health Insurance Premium Payment (CARE/HIPP) Program for up to 29 months, if they meet the following criteria:

1. Have applied for Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), State Disability Insurance (SDI), or other disability programs;
2. Are currently covered by a health insurance plan (COBRA, Cal-COBRA individual or group), which includes outpatient prescription drug coverage and HIV-related treatment services;
3. Are not currently on the AIDS Drug Assistance Program (ADAP) for any outpatient prescription drug that can be covered by private insurance;
4. Have a total monthly income of no more than 400 percent of the current federal poverty level; and
5. Will be eligible for the Medi-Cal/HIPP or a County Organized Health System (COHS) HIPP Program by the end of the 29-month coverage period (some clients may be eligible for extended program coverage).